



Order Filed on November 16, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

<b>UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY</b>
<b>Marie-Ann Greenberg MAG-1284 Marie-Ann Greenberg, Standing Trustee 30 TWO BRIDGES ROAD SUITE 330 FAIRFIELD, NJ 07004-1550 973-227-2840 Chapter 13 Standing Trustee</b>
IN RE: KELLI CALDWELL

**Case No.: 23-17269**

**Hearing Date: 11/15/2023**

**Judge: ROSEMARY GAMBARDELLA**

**ORDER DENYING CONFIRMATION**

The relief set forth on the following pages, numbered two (2) is hereby ORDERED.

**DATED: November 16, 2023**

  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

Case No.: 23-17269RG

Caption of Order: Order Denying Confirmation

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THIS MATTER having been scheduled before the Court on 11/15/2023 for a Hearing on Confirmation, and good and sufficient cause having been shown, it is hereby:

ORDERED, that the Confirmation Hearing scheduled on 11/15/2023 of the plan filed on 08/22/2023, is denied; and it is further

ORDERED, that the Debtor must file a modified plan and amended Schedule D by 12/1/2023 or the case will be dismissed; and it is further

ORDERED, that the Debtor must provide a current pay stub by 12/1/2023 or the case will be dismissed; and it is further

ORDERED, that the Debtor must pay \$560.00 by 12/1/2023 or the case will be dismissed; and it is further

ORDERED, that if the Debtor fails to comply with the above the Standing Trustee shall submit an Order Dismissing the Case without further hearings; and it is further

ORDERED, that if the above information has been filed timely and/or provided, the Hearing on Confirmation shall be adjourned to 1/17/2024 at 8:30 am.

In re:  
Kelli Caldwell  
Debtor

Case No. 23-17269-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Nov 17, 2023

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2023:

Recip ID	Recipient Name and Address
db	Kelli Caldwell, 307 Prospect Ave, Apt 5D, Hackensack, NJ 07601-2532

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2023 at the address(es) listed below:

Name	Email Address
David E. Mayland	on behalf of Debtor Kelli Caldwell dm@strasserlaw.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4